

Fill in this information to identify the case:

Debtor 1 Debra L. Barnes

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Wisconsin
(State)

Case number 16-12642-cjf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MTGLQ Investors, LPCourt claim no. (if known): 4

Last 4 digits of any number you use to
identify the debtor's account: _____

8 9 5 7

Date of payment change:

Must be at least 21 days after date of this notice 6/1/2018

New total payment: \$ 751.87
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$228.06New escrow payment: \$ 224.57**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Debra L. Barnes
First Name Middle Name Last Name

Case number (if known) 16-12642-cjf

Part 4: Sign Here

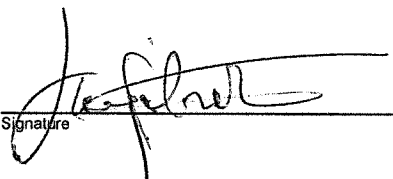
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x  Date 4/18/18
Signature

Print: Jay Pittner Title Attorney
First Name Middle Name Last Name

Company Gray & Associates, L.L.P.

Address 16345 West Glendale Drive
Number Street
New Berlin, WI 53151-2841
City State ZIP Code

Contact phone (414) 224-8404 Email bknotices@gray-law.com

****Please note the "Present Payment" in the amount of \$799.90 referenced in the Escrow Account Disclosure Statement attached to this Notice of Mortgage Payment Change is the payment the Debtor is contractually due for under the terms of the mortgage. However, the Debtor's current post-petition payment amount prior to the payment change reflected in this notice is \$755.36 as set forth herein.**

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.



Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619

Document

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ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS

HAZARD INS \$441.48
TAXES \$2,253.38

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:**

Loan Number: [REDACTED]
Analysis Date: 03/30/2018

DEBRA L BARNES
130 N STARR AVE
NEW RICHMOND WI 54017-1230
[REDACTED]

NEW MONTHLY PAYMENT IS AS FOLLOWS:

Principal and Interest \$527.30
Required Escrow Payment \$224.57
Shortage/Surplus Spread \$.00
Optional Program Payment \$.00
Buydown or Assistance Payments \$.00
Other \$.00

TOTAL MONTHLY PAYMENT \$751.87
NEW PAYMENT EFFECTIVE DATE: 06/01/2018

FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.

ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
	MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED	REQUIRED	
STARTING BALANCE						\$1908.09	\$938.92	
JUN	\$224.57			\$36.79		\$2095.87	\$1126.70	
JUL	\$224.57			\$36.79		\$2283.65	\$1314.48	
AUG	\$224.57			\$36.79		\$2471.43	\$1502.26	
SEP	\$224.57			\$36.79		\$2659.21	\$1690.04	
OCT	\$224.57			\$36.79		\$2846.99	\$1877.82	
NOV	\$224.57			\$36.79		\$3034.77	\$2065.60	
DEC	\$224.57			\$36.79	\$2253.38	\$969.17	\$0.00 *	
JAN	\$224.57			\$36.79		\$1156.95	\$187.78	
FEB	\$224.57			\$36.79		\$1344.73	\$375.56	
MAR	\$224.57			\$36.79		\$1532.51	\$563.34	
APR	\$224.57			\$36.79		\$1720.29	\$751.12	
MAY	\$224.57			\$36.79		\$1908.07	\$938.90	

*Indicates a projected low point of \$969.17. Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$0.00. The difference between the projected low point and the amount required is \$11,269.36. This is the surplus.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

LOAN NUMBER: [REDACTED]

SURPLUS AMOUNT: \$11,269.36

NAME: DEBRA L BARNES

IF THERE ARE ENOUGH FUNDS IN THE ACCOUNT TO DISBURSE THE PROJECTED OVERAGE AND THE ACCOUNT IS CURRENT, THEN THE REFUND WILL BE MAILED TO YOU WITHIN 30 DAYS.

Loan Number: [REDACTED]

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Name: DEBRA L BARNES

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

This is a statement of actual activity in the escrow account from 06/2017 through 05/2018. Last year's projections are next to the actual activity. The most recent mortgage payment was \$799.90 of which \$272.60 went to the escrow account and the remainder of \$527.30 went towards the mortgage loan. An asterisk (*) indicates a difference between a projected disbursement and actual activity.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE COMPARISON	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
STARTING BAL.						\$897.86	\$10187.05
JUN	\$217.39	\$545.20*	\$37.81	*	HAZARD INS.	\$1077.44	\$9641.85-
JUL	\$217.39	\$545.20*	\$37.81	*	HAZARD INS.	\$1257.02	\$9096.65-
AUG	\$217.39	*	\$37.81	*	HAZARD INS.	\$1436.60	\$9096.65-
SEP	\$217.39	\$545.20*	\$37.81	*	HAZARD INS.	\$1616.18	\$8551.45-
OCT	\$217.39	*	\$37.81	*	HAZARD INS.	\$1795.76	\$8551.45-
NOV	\$217.39	\$545.20*	\$37.81	*	HAZARD INS.	\$1975.34	\$8006.25-
DEC	\$217.39	\$545.20*	\$2154.92	\$2253.38*	TWN/TWP/MUN/	\$37.81	\$9714.43-
DEC			\$37.81	*	HAZARD INS.	\$0.00	\$9714.43-
JAN	\$217.39	\$272.60*	\$37.81	*	HAZARD INS.	\$179.58	\$9441.83-
FEB	\$217.39	\$272.60*	\$37.81	*	HAZARD INS.	\$359.16	\$9169.23-
FEB				\$110.37*	HAZARD INS.	\$359.16	\$9279.60-
MAR	\$217.39	\$10863.28*	\$37.81	\$36.79*	HAZARD INS.	\$538.74	\$1546.89
APR	\$217.39	\$217.39	\$37.81	\$36.79*	HAZARD INS.	\$718.32	\$1727.49
MAY	\$217.39	\$217.39	\$37.81	\$36.79*	HAZARD INS.	\$897.90	\$1908.09

Last year, we anticipated that payments from the escrow account would be made during this period totaling \$2,808.64. The lowest monthly balance should not have exceeded \$0.00, the lowest amount required by the mortgage contract, state or federal law.

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$0.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.

UNITED STATES BANKRUPTCY COURT FOR THE
WESTERN DISTRICT OF WISCONSIN

IN RE
Debra L. Barnes

Chapter: 13

Case No. 16-12642-cjf

Debtor.

CERTIFICATE OF SERVICE

I hereby certify that on April 18th, 2018, the notice of mortgage payment change was electronically filed in this case and served upon the following parties using the ECF system:

Mark Harring Trustee

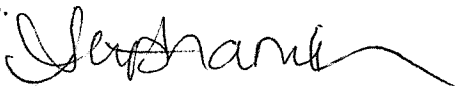
Western District U.S. Trustee

Robert A. Wertheimer

I further certify that on the same date, I mailed the same document(s) by the United States Postal Service to the following non-ECF participants:

Debra L. Barnes
130 N Starr Ave
New Richmond, WI 54017-1230

Dated this 18th day of April, 2018.


Stephanie E Weber, Bankruptcy Analyst
Gray & Associates, L.L.P.

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.